EXHIBIT A

EXCERPT FROM PROCEEDINGS ON MARCH 4, 2005

MS. BARCLAY: Your Honor, I'm sorry. We have one stipulation that we'd like permission to read.

THE COURT: All right.

MS. BARCLAY: The parties --

THE COURT: Let me explain to the jury what this means.

A stipulation is an agreement that certain things are facts. They don't need to bring a witness about it.

And counsel will read the stipulation and we will accept it as a fact.

MS. BARCLAY: The parties stipulate that
Lehman Brothers Bank bought the Linda Edelkind loan and
mortgage on or after September 28, 2004. The parties
further stipulate that only one payment was made on that
loan, a payment in the amount of \$29,218.21 paid by check
from Fleet Bank, account No. 9444528261 in the name of Linda
Edelkind by check dated October 4, 2004, payable to Fairmont
Funding Limited.

THE COURT: Thank you.